

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Please amend the claims as shown below:

Claims 1-51 (Previously Canceled)

Claim 52 (Currently Amended): A method for conducting financial transactions comprising:

providing an intermediate database;

providing an intermediate database computer for controlling the intermediate database;

linking a first terminal identifier of a first communication device to a first account number of a first account;

storing the linked first terminal identifier and the first account number in the intermediate database;

receiving from the first communication device via a communication network, information ~~to be used to identify~~ identifying a second account and an amount requested to be paid from the first account to the second account;

accessing the intermediate database ~~and~~ using the first terminal identifier of the first communication device ~~to obtain~~ and obtaining the first account number;

using the first account number to communicate a signal ~~to interrogate~~ that interrogates the first account ~~to determine~~ and determines whether sufficient funds are available in the first account to effect payment; and

when it is determined that sufficient funds are available, ~~communicating a signal to debit~~ debiting the first account and ~~to credit~~ crediting the second account and when it is determined that insufficient funds are available, canceling the transaction.

Claim 53 (Previously Presented): The method of claim 52 further comprising conducting the financial transaction on a real time, on-line basis.

Claim 54 (Previously Amended): The method of claim 52 wherein the first account number is a first bank account number and the first account is a first bank account.

Claim 55 (Canceled)

Claim 56 (Canceled)

Claim 57 (Previously Presented): The method of claim 52 wherein the first communication device is a cellular telephone.

Claim 58 (Previously Presented): The method of claim 52 further comprising communicating the fact of the transaction to the first communication device.

Claim 59 (Currently Amended): The method of claim ~~56~~ 52 further comprising communicating the fact of the transaction to a second communication device.

Claim 60 (Canceled)

Claim 61 (Currently Amended): A system for conducting financial transactions comprising:

an intermediate database;

an intermediate database computer ~~for~~ controlling the intermediate database;

a first terminal identifier of a first communication device linked to a first account number within the intermediate database, the linked first terminal identifier and first account number ~~being~~ stored in the intermediate database, with the computer ~~being~~ in communication with a communication network;

receiving from the first communication device via the communication network, the first terminal identifier of the first communication instead of the first account number, information ~~to be used to identify~~ identifying a second account, and an amount requested to be paid from the first account to the second account;

accessing the intermediate database ~~and~~ using the first terminal identifier of the first communication device ~~to thereby obtain~~ and obtaining details of the first account;

using the details of the first account to communicate a signal ~~to interrogate~~ that interrogates the first account ~~to determine~~ and determines whether sufficient funds are available, in the first account to effect payment; and

when it is determined that sufficient funds are available, ~~communicating a signal to debit~~ debiting the first account and ~~to credit~~ crediting the second account and when it is determined that insufficient funds are available, canceling the transaction.

Claim 62 (Canceled)

Claim 63 (Previously Presented): A method for conducting financial transactions according to claim 52, further comprising canceling the transaction when it is determined that sufficient funds are not available.

Claim 64 (Canceled)

Claim 65 (Previously Presented): A system for conducting financial transactions according to claim 61, further comprising canceling the transaction when it is determined that sufficient funds are not available.

Claim 66 (Canceled)

Claim 67 (Previously Presented) The method of claim 52, wherein the information to be used to identify the second account is a second account number.

Claim 68 (Previously Presented) The method of claim 67, wherein the second account number is a second bank account number, and the second account is a second bank account.

Claim 69 (Previously Presented) The method of claim 52, further comprising:
linking a second terminal identifier of a second communication device to a second account number of a second account; and
storing the linked second terminal identifier and second account number in the intermediate database.

Claim 70 (Previously Presented) The method of claim 69, wherein the information to be used to identify the second account is the second terminal identifier.

Claim 71 (Previously Presented) The method of claim 70, wherein the second terminal identifier is the telephone number of a second communication device.

Claim 72 (Currently Amended) A system for conducting financial transactions comprising:

a communications network in communication with a device having a first terminal identifier uniquely associated therewith; and

an intermediate database system in communication with the communications network and including a database ~~for~~ and storing linking information linking the first terminal identifier with a first account number, wherein the intermediate database system,

receives from the first communication device via the communications network, the first terminal identifier, information ~~to be used to identify~~ identifying a second account, and an amount requested to be paid from the first account to the second account,

accesses the intermediate database ~~and uses~~ using the linking information to identify the first account number from the first terminal identifier ~~to thereby~~ and obtaining obtain information relating to the first account,

uses the information relating to the first account to communicate a signal ~~to interrogate~~ that interrogates the first account ~~to determine~~ and determines whether sufficient funds are available in the first account to effect payment, and

when it is determined that sufficient funds are available, ~~communicates a signal to debit~~ debiting the first account and ~~to credit~~ crediting the second account and when it is determined that insufficient funds are available, canceling the transaction.